

Honorable Timothy Black

Re:case #1:21-cv-797

Ventre v Synchrony Bank

Sir,

I filed my case in small claims so I could be heard. I'm a retired veteran and have been wronged by Synchrony Bank. Here are the facts that opposing counsel has stated are not pertinent to a claim.

My fiancée Jessica Sizemore has a Paypal account. I do not. I am not computer literate at 66 years old. I own the house we live in. I have never had or signed up for a Paypal account. I have enclosed letters from Synchrony Bank trying to collect from me. I have asked for verification and validation of the debt as I was the victim of identity theft. (Enclosed documents). They send letters that they sold the debt and are not responsible to send me proof, yet they are reporting a derogatory entry on my credit bureau which has damaged my chances for a reverse mortgage. I have enclosed letters, documents and all pertinent facts of this case. I cannot afford an attorney. They put a bad credit mark on me and I never even heard of Paypal till now. I don't shop online or even use a computer. I just want to be heard. I am sure if they have done it to me, they are doing it to others. Please allow me to be heard.

Respectfully,



FILED  
RICHARD W. HAGEL  
CLERK OF COURT

22 JAN 31 PM 12:47

U.S. DISTRICT COURT  
SOUTHERN DIST OHIO  
WEST DIV CINCINNATI

et

Case: 1:21-cv-00797-TSB-KLL Doc #: 5 Filed: 01/04/22 Page: 1 of 1 PAGEID #: 27

**UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF OHIO  
WESTERN DIVISION**

**Anthony Romeo Ventre,  
Plaintiff,  
vs.**

**Case No. 1:21-cv-797  
( J. Black ; Litkovitz, MJ )**

**Synchrony Bank,  
Defendant(s).**

**NOTICE TO PRO SE PLAINTIFF UPON FILING  
BY DEFENDANT(S) OF MOTION TO DISMISS**

You are hereby notified that a motion to dismiss has been filed by the Defendant(s) in this case (Doc. 4). Your failure to file a memorandum in response to the motion within 21 days from the date of service set forth in the certificate of service attached to the motion may warrant dismissal of this case pursuant to Fed. R. Civ. P. 41(b) for failure to prosecute.

awh January 4, 2022

**U.S. District Court**

**Southern District of Ohio**

**Notice of Electronic Filing**

The following transaction was entered on 1/4/2022 at 11:09 AM EST and filed on 1/4/2022

**Case Name:** Ventre v. Synchrony Bank

**Case Number:** 1:21-cv-00797-TSB-KLL

**Filer:**

**Document Number:** 5

**Docket Text:**

**NOTICE to Pro Se Plaintiff Upon Filing by Defendant(s) of Motion to Dismiss re [4]  
MOTION TO DISMISS FOR FAILURE TO STATE A CLAIM (bjc)**

**1:21-cv-00797-TSB-KLL Notice has been electronically mailed to:**

David A Wallace wallace@carpenterlipps.com, johnston@CarpenterLipps.com

Tyler Kabaki Ibom jbom@carpenterlipps.com, quick@carpenterlipps.com

**1:21-cv-00797-TSB-KLL Notice has been delivered by other means to:**

Anthony Romeo Ventre  
3705 Homelawn Ave.  
Cincinnati, OH 45211

The following document(s) are associated with this transaction:

**Document description:** Main Document

**Original filename:** n/a

**Electronic document Stamp:**

[STAMP\_dcecfStamp\_ID=1040326259 [Date=1/4/2022] [FileNumber=7882806-0]  
[9d716850822ef1af58b316933c4089fc7cdc95e62158128ad484e63b3381e845d91c  
08a24e25a3b533a5865d8a952476b07fe514f85c5276685d9e946b493d13]]

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awh January 4, 2022

**Synchrony Bank**  
P.O. Box 965064  
Orlando, FL 32896-5064

**ANTHONY VENTRE**  
3705 HOMELAWN AVE  
CINCINNATI, OH 45211-3513      0111  
                                        33531

12/01/2021

RE: PayPal Credit  
Account Number: 60441xxxxxxxx6918  
Account Balance at Time of Sale: 190.08

Dear ANTHONY VENTRE,

This letter is to inform you that the above referenced account was sold to Portfolio Recovery Associates, LLC on 11/18/2021. If you have any questions about this account, please contact Portfolio Recovery Associates, LLC.

We are providing Portfolio Recovery Associates, LLC with the following email address for you: BASHIE1970@GMAIL.COM. Portfolio Recovery Associates, LLC may use this email address to communicate with you about the debt. If others have access to this email address, then it is possible they may see the emails. If you would like to opt out of communications by Portfolio Recovery Associates, LLC to BASHIE1970@GMAIL.COM, please notify Portfolio Recovery Associates, LLC by mail, telephone, or email. Please notify Portfolio Recovery Associates, LLC by 01/06/2022 through one of the communication channels below.

**Portfolio Recovery Associates, LLC**  
P.O. Box 12914,  
Norfolk, VA 23541  
800-772-1413  
<https://www.portfoliorecovery.com/>  
[pracustomercare@portfoliorecovery.com](mailto:pracustomercare@portfoliorecovery.com)

Sincerely,

Synchrony Bank

SYNCHRONY BANK  
P.O. Box 965004  
Orlando, FL 32896-5004

55289

P111

11/17/2020

ANTHONY VENTRE  
3705 HOMELAWN AVE  
CINCINNATI OH 45211-3513

[REDACTED]

PayPal Credit account ending in: 6918  
Balance as of 11/17/2020: \$186.29  
Minimum payment due as of 11/17/2020: \$186.29

**We Need to Hear from You**  
**Call Us Today 1-855-878-9532**

Hello ANTHONY VENTRE,

Your PayPal Credit account remains seriously delinquent. We need to hear from you by 12/03/2020 to discuss options and prevent further steps to collect this debt.

Your minimum payment due of \$186.29, which includes a past due amount of \$182.00, is due on 12/03/2020.

**Here's how to make your payment:**

- Log in to your account online at [www.paypal.com](http://www.paypal.com)
- Call us toll-free at 1-855-878-9532
- Mail your payment to:

SYNCHRONY BANK / PayPal Credit  
PO BOX 960006  
ORLANDO, FL 32896-0006

If you have disputed this debt, please disregard this letter.

If you cannot pay, please call us at 1-855-878-9532 to discuss options and how we may be able to help.

***Please see reverse side for important information***

This is an attempt to collect a debt and any information obtained will be used for that purpose.  
Account is owned by SYNCHRONY BANK

Cardholder Services  
PO Box 551242  
Jacksonville, FL 32255



ANTHONY VENTRE  
3705 HOMELAWN AVE,  
CINCINNATI, OH 452113513

12/15/2021

**Re: Card ID: 4186734937**

**Card Account Closure Effective Immediately**

Dear ANTHONY VENTRE:

Please be advised that US Bank has elected to close your ReliaCard - Ohio Unemployment card(s) and any associated account(s) at this time in accordance with the terms of the Cardholder Agreement.

Please note that the card(s) listed above can no longer be used for any type of transaction, including but not limited to:

- Making purchases,
- Loading funds,
- Withdrawing cash,
- Transferring funds, or
- Any other type of banking services.

Additional information may be required in order to access the remaining balance on the card account. For balance details or questions about the account closure, please contact Cardholder Services at the number listed on the back of your card.

Sincerely,

Cardholder Services

## SYNCB/PPC #604419101750\*\*\*\* (PO BOX 965005, ORLANDO, FL 32896, (844) 373-4961)

Date Opened: 05/17/2020  
 Responsibility: Individual Account  
 Account Type: Revolving Account  
 Loan Type: CREDIT CARD

Date Updated: 08/09/2021  
 Payment Received: \$0  
 Original Charge-off: \$190

Pay Status: >Charged Off  
 Terms: Paid Monthly  
 Date Closed: 09/08/2020  
 >Maximum Delinquency of 120 days in 10/2020 and in 12/2020 for \$186

High Balance: High balance of \$28 from 05/2020 to 06/2020; \$186 from 11/2020 to 11/2020; \$190 from 12/2020 to 08/2021

Credit Limit: Credit limit of \$600 from 05/2020 to 06/2020; \$600 from 11/2020 to 12/2020; \$0 from 01/2021 to 08/2021

Estimated month and year that this item will be removed: 06/2027

	08/2021	07/2021	06/2021	05/2021	04/2021	03/2021	02/2021	01/2021	12/2020	11/2020	10/2020	09/2020
Balance	\$190	\$190	\$190	\$190	\$190	\$190	\$190	\$190	\$190	\$190	\$186	
Scheduled Payment		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3	\$4		
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
Past Due	\$190	\$190	\$190	\$190	\$190	\$190	\$190	\$190	\$186	\$182		
Remarks	PRL	CBG	CBG									
Rating	C/O	120	120	120	90							
	08/2020	07/2020	06/2020	05/2020								
Balance					\$28	\$28						
Scheduled Payment					\$28	\$0						
Amount Paid					\$0	\$0						
Past Due					\$0	\$0						
Rating	60	30	OK	OK								

## THE HOME DEPOT/CBNA #603532079607\*\*\*\* (5800 South Corporate Place, SIOUX FALLS, SD 57108, (800) 677-0232)

Date Opened: 10/29/2016  
 Responsibility: Individual Account  
 Account Type: Revolving Account  
 Loan Type: CHARGE ACCOUNT

Balance: \$0  
 Date Updated: 12/28/2019  
 Payment Received: \$0  
 Last Payment Made: 06/03/2017  
 High Balance: \$14  
 Credit Limit: \$750

Pay Status: Paid, Closed; was Paid as agreed  
 Terms: Paid Monthly  
 Date Closed: 06/04/2017  
 Date Paid: 06/03/2017  
 >Maximum Delinquency of 30 days in 05/2017 for \$12

Remarks: ACCOUNT CLOSED BY CONSUMER; CLOSED

	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018
Rating	OK											
	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017
Rating	OK											
	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016
Rating	OK	30	OK	OK	OK	OK						
	11/2016											
Rating	OK											

## Satisfactory Accounts

## COMENITY CAPITAL/HSN #578097953809\*\*\*\* (6939 AMERICANA PARKWAY, REYNOLDSBURG, OH 43068, Phone number not available)

Date Opened: 01/13/2010  
 Responsibility: Individual Account  
 Account Type: Revolving Account  
 Loan Type: CHARGE ACCOUNT

Balance: \$0  
 Date Updated: 09/29/2018  
 Payment Received: \$0  
 High Balance: \$0  
 Credit Limit: \$3,500

Pay Status: Current; Paid or Paying as Agreed  
 Terms: Paid Monthly  
 Date Closed: 04/27/2018

Remarks: CLOSED BY CREDIT GRANTOR; CLOSED

	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017
Rating	X	X	X	X	OK							
	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016
Rating	OK	N/R										
	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015
Rating	N/R											
	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014
Rating	N/R											
	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013
Rating	N/R											
	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012
Rating	N/R											

Historical Account Information		
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	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
09/19	\$ 66,827	\$ 544	\$ 544	09/01/2019	\$ 71,402			Va Real Estate Mortgage	

SYNCHIRP: PO BOX 965005 ORLANDO FL 328965005 6443734961

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification
604419101750*	05/17/2020		\$ 600			15		
Date of Last Reported Update	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj Del. 1st Reported

08/09/2021 \$ 190 \$ 190 07/2020 01/2021 \$ 190 Status - Charge Off; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Charged Off Account; Credit Card;

Account History with Status Codes 07/2021 06/2021 05/2021 04/2021 03/2021 02/2021 01/2021 12/2020 11/2020 10/2020 09/2020 08/2020 07/2020  
L L L L L L 6 5 4 3 2 1

Historical Account Information		
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	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
08/21	\$ 190					\$ 600	\$ 190	Credit Card	
07/21	\$ 190					\$ 600	\$ 190	Credit Card	
06/21	\$ 190					\$ 600	\$ 190	Credit Card	
05/21	\$ 190					\$ 600	\$ 190	Credit Card	
04/21	\$ 190					\$ 600	\$ 190	Credit Card	
03/21	\$ 190					\$ 600	\$ 190	Credit Card	
02/21	\$ 190					\$ 600	\$ 190	Credit Card	
01/21	\$ 190					\$ 600	\$ 190	Credit Card	
12/20	\$ 190	\$ 3			\$ 190	\$ 600	\$ 186	Credit Card	Closed
11/20	\$ 186	\$ 4			\$ 186	\$ 600	\$ 182	Credit Card	Closed

(Continued On Next Page)  
000000222-DISC

Phone Number : 513-400-1988

**Reason You Suspected Fraud:**

I received a 2020 1099-G for Ohio Unemployment. : false

I received an U.S. Bank ReliaCard for Ohio Unemployment. : true

I received a Temporary PIN for Ohio Unemployment. : false

I received other correspondence regarding Ohio Unemployment. : false

My employer notified me. : false

Other : false

This e-mail message, including any attachments, is for the sole use of the intended recipient(s) and may contain private, confidential, and/or privileged information. Any unauthorized review, use, disclosure, or distribution is prohibited. If you are not the intended recipient, employee, or agent responsible for delivering this message, please contact the sender by reply e-mail and destroy all copies of the original e-mail message.

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**Attachments**

- Unemployment Insurance Fraud Consumer Protection Guide.pdf

<b>Letter Date</b> 09/21/2021	<b>Credit Control, LLC</b> 5757 Phantom Drive, Suite 330 Hazelwood, MO 63042 866-672-1475	<b>Hours of Operation (ET):</b> M - F 8a.m. - 10p.m. Sat 8a.m. - 12p.m.
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### Your Account Information

Current Creditor: Synchrony Bank  
 Original Creditor: Synchrony Bank  
 Re: PayPal Credit

Our Acct.#:	60384443
Orig. Acct.#:	*****6918
Amount Due:	\$190.08

### Important Notice

Dear ANTHONY VENTRE, Our records indicate that the above-referenced account remains unpaid. In an effort to assist you in resolving this matter, our client, Synchrony Bank, has authorized us to extend you an offer to resolve this account for less than the Amount Due. Please contact us so that we may work with you to establish terms of a payment arrangement which will be acceptable to both you and our client.

### Payment Instructions

- Make a payment via our website at [www.credit-control.com](http://www.credit-control.com).
- Submit payment via U.S. mail to: PO Box 160, Hazelwood MO 63042.  
 Please include your account number in the memo section of your check or money order.
- Call us toll-free at 866-672-1475 to make payment arrangements. Calls are recorded and may be monitored for quality assurance purposes. You may ask for Jason Post.

### Please Read Important Disclosures

This communication from a debt collector is an attempt to collect a debt. Any information obtained will be used for that purpose.



## Your report has been successfully submitted.

**From:** "OUIO Fraud Reporting Email" <ohiofui@jfs.ohio.gov>  
**To:** "bashie1970@mail.com" <bashie1970@mail.com>  
**Date:** Sep 17, 2021 8:09:12 AM

We have received your report that someone used your personal information to claim unemployment benefits.

ODJFS will process your report, conduct an investigation and, if necessary, issue corrections to the Internal Revenue Service (IRS). If we have additional questions, we will contact you at the information you provided in your report.

### How To File Your Taxes (If you received a 1099-G)

According to the Ohio Department of Taxation:

Generally, you should not include unemployment benefits you did not apply for as income on your federal and state income tax returns.

You do not need to have a determination from ODJFS on your ID theft claim or a corrected 1099-G to file your federal and state income tax returns. However, you should continue to pursue a corrected 1099-G from ODJFS after your returns are filed to avoid a future audit by the IRS or ODT.

- \* For more information and guidance on filing your federal and state taxes, visit: [Ohio Department of Taxation](#)

### Protect Your Identity

Many resources are available for victims of identity theft to help them protect their identities. ODJFS strongly urges anyone who suspects they may be a victim of identity theft to take appropriate action to protect themselves. Here are some resources we recommend:

- \* [OhioAttorneyGeneral.gov/IdentityTheft](#)
- \* Review your credit report at [AnnualCreditReport.com](#)
- \* [Ohio State Highway Patrol: When Identity Crime Strikes You](#)
- \* [Federal Trade Commission Resources at identitytheft.gov](#)
- \* Place a free one-year fraud alert on your credit reports by contacting any one of the three nationwide credit reporting companies online or through their toll-free numbers. The bureau you contact must tell the other two.
  - \* [Equifax: 800-525-6285](#)
  - \* [Experian: 888-397-3742](#)
  - \* [Trans Union: 800-680-7289](#)

Finally, please see the attached Unemployment Insurance Fraud Consumer Protection Guide from the U.S. Department of Justice's National Unemployment Insurance Fraud Task Force, which has further guidance for those who have been victimized.

Please do not reply to this email as the mailbox is not monitored.

### Your Contact Information:

First Name : Anthony  
 Last NAME : Ventre  
 Street Address : 3705 Homeline Ave.  
 City : Cincinnati  
 State : Ohio  
 Zip : 45211  
 Email Address : bashie1970@mail.com



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**To:** "bashie1970@mail.com" <bashie1970@mail.com>  
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**Attachments**

- [Unemployment Insurance Fraud Consumer Protection Guide.pdf](#)

Ventre  
3705 Homewawn  
Cinci, OHIO 45211

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT  
OF THE RETURN ADDRESS. FOLD AT DOTTED LINE.  
**CERTIFIED MAIL®**



7019 1640 0001 6659 1110

neopost®  
01/21/2022  
**US POSTAGE**

\$07.35<sup>0</sup>



ZIP-45244  
0411L10200554

OFFICE of the Clerk  
Potter Stewart U.S. Courthouse

Room 103

100 E. 5th St.

Cinci, OHIO

X-RAY  
U.S. MARSHALS SERVICE



7019 1640 0001 6659 1110